Business help you can use! Available throughout and after the conference programs

- Learn about business successes and opportunities through the one billion dollar school project!
- One-on-one business counseling
- Business information booths
- Important contacts for your business success
- **Networking** opportunities
- Advisors available to answer **your** questions
- Straight talk from the professionals

CONFERENCE SPONSOR

Service Corps of Retired Executives (SCORE)
"Counselors to America's Small Business"

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Black Chamber of Commerce of WNY
Buffalo & Erie County Public Library
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Buffalo Economic Renaissance Corp./OSP
Buffalo Urban League
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ECC, Dept. of Workforce Development Erie County Industrial Development Agency (ECIDA) Empire State Development Internal Revenue Service NYS Taxation & Finance Office of Urban Initiatives
Rayford Enterprises
Small Business Development Center (SBDC)
at Buffalo State
U.S. Small Business Administration (SBA)
Workforce Development Consortium, Inc.

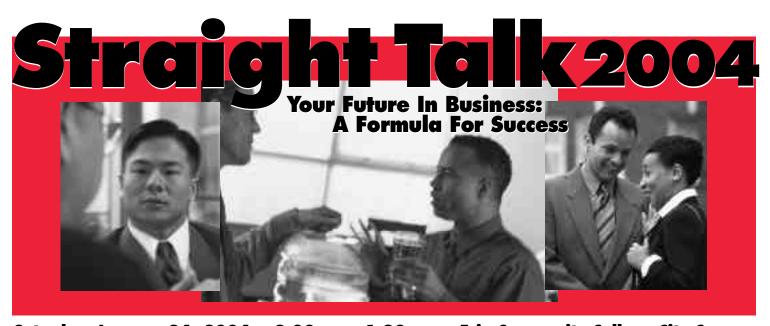
SCORE



SCORE 111 West Huron Street Room 1311, Federal Building Buffalo, New York 14202

Telephone: (716) 551-4301 Fax: (716) 551-4418 E-mail: info@scorebuffalo.org

Celebrating Volunteer Service



Straight Talk 2004

Your Future In Business: A Formula For Success

CONFERENCE

When? Saturday, January 24, 2004

Where? Erie Community College City Campus

121 Ellicott Street, Buffalo, New York

Cost? \$10.00

Agenda 8:00 am Registration

8:30 am - 9:00 Conference Introduction

11:30 am - 12:00 pm Break

12:00 pm - 1:30 Business Basics & Rap Session

Several seminars will be held during each time slot Includes continental breakfast & snack

FREE PARKING is available at the Adams Ramp (N. Division & Ellicott Street, behind the bus terminal).

SPECIAL GUESTS INVITED

Erie County Executive

JOEL GIAMBRA

City of Buffalo

MAYOR ANTHONY MASIELLO

SBA Regional Administrator

MICHAEL PAPPAS

Mt. Olive Baptist Church

REV, WILLIAM GILLISON

For more information call 551-4301
Fax us at 551-4418
E-mail us at INFO@SCOREBUFFALO.ORG

REGISTER TODAY!

PRE-REGISTRATION DEADLINE: JANUARY 20th.

Please make your check out to SCORE; then fill out the form below; and mail it with your check to:

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<u>Name</u>	
Address	
City	State
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PLAN ON ATTENDING "BUSINESS BASICS" AND PLEASE SIGN UP FOR 2 ADDITIONAL SEMINARS:

- ☐ Show Me the Money
- ☐ Make Yourself Credit Worthy
- ☐ We Did It! You Can Too!
- ☐ Myths & Realities of Being Certified
- ☐ Taxes, Permits, Licenses, Oh My!
- ☐ Home-based Business Issues



SEMINAR 1: SHOW ME THE MONEY!

How to apply for a small business loan. How to obtain financial assistance and help. ■ Presented by: Paul Hoffman, SBA; Paul Leone, ECIDA; Marie F. Currie, BERC; Gail MacCleverty, Wyoming County Bank; Gerald McDuffie, Empire State Development; and Michael W. Laipple,

Ciminelli Construction Company



SEMINAR 2:

MAKE YOURSELF CREDIT WORTHY

Cleaning up your personal credit history. How to build yourself a good financial track record. ■ Presented by: Dolores McCarley, President, Resource Planning Associates Inc. and Laurie Schaller, Consumer Credit Counseling Services of Buffalo, Inc.



SEMINAR 3: WE DID IT! YOU CAN TOO!

Successful small business owners share their stories, inspiration, survival tips, and the ups and downs of their business success. Presented by: Oscar Rayford, Rayford Enterprises and Sundra L. Ryce, President, SLR Contracting & Service Company



SEMINAR 4: BUSINESS BASICS

What you need to get started: business plans and the other key parts of successful business strategy. Presented by: Susan McCartney, Michael Heftka, and Clifford Bell, SBDC at Buffalo State College; and Dan Caufield, Buffalo & Erie County Public Library

SEMINAR 5:

THE MYTHS & REALITIES OF BEING CERTIFIED

Certification for SBA, WBE, DBE, and MBE: the gateway to achieving business plan goals with dollars and sense. ■ Presented by: James Branch, SBA 8(a) Program; Gerald McDuffie, Empire State Development; Adrian Rodriguez, County of Erie/City of Buffalo; and Mohamed Mohamed, NYS Department of Transportation

SEMINAR 6:

TAXES, PERMITS, AND LICENSES, OH MY!

Starting your business the right way. Answers to commonly-asked questions on: licensing, permits, NYS sales tax, and the IRS. Presented by: Karen Oczek, Internal Revenue Service; Suzanne Reusch, NYS Department of Taxation & Finance; Gary Ziolkowski, Department of Permits & Inspection Services; and Bonnie Kane Lockwood, City of Buffalo

SEMINAR 7: HOME-BASED BUSINESS ISSUES

Doing home-based business the right way: tax issues, how to present yourself professionally, support systems, information trends, and more. Presented by: William Danesi, SCORE and John Eagan and Russell Grosjean, Erie Community College